

UNITED STATES BANKRUPTCY COURT
DISTRICT OF VERMONT

PAYMENT ADVICES COVER SHEET

in Accordance With 11 U.S.C. Sec. 521(a)(1)(B)(iv)

In re:

Andrew Norfleet
Bethany Norfleet

Case No. _____

Chapter 7

Debtor(s)

Please Check the Appropriate Box.

For Debtor:

- ☒ Payment Advices are Attached.
Number of Payment Advices Attached: 12
Period Covered: 5/1/13 - 10/31/13
Number of Employers From Whom Debtor Received Payment Advices During the 60 Days Prior to Filing the Bankruptcy Petition: 1
- ☐ No Payment Advices are Attached (the debtor had no income from any employer during the 60 days prior to filing the bankruptcy petition).
- ☐ No Payment Advices Attached for other Reason, or Some Payment Advices Missing (please explain).

For Joint Debtor, if applicable:

- ☐ Payment Advices are Attached.
Number of Payment Advices Attached: _____
Period Covered: _____
Number of Employers From Whom Debtor Received Payment Advices During the 60 Days Prior to Filing the Bankruptcy Petition: _____
- ☐ No Payment Advices are Attached (the debtor had no income from any employer during the 60 days prior to filing the bankruptcy petition).
- ☒ No Payment Advices Attached for other reason, or Some Payment Advices Missing (please explain).
Self-Employed

I declare under penalty of perjury that I have read this Payment Advices Cover Sheet and the attached payment advices, consisting of _____ sheets, numbered 1 through _____, and that they are true and correct to the best of my knowledge, information, and belief.

Signature of Debtor: _____

Signature of Joint Debtor: _____

Date: November 4, 2013

Date: November 4, 2013



National Payroll Services

Semi-Monthly Pay and Contributions Statement
IBM CORPORATION
1701 North Street
Endicott, NY 13760

For more information regarding the format or content of your pay statement,
please visit our web site <http://w3.ibm.com/hr/us/payroll>

Name: NORFLEET, A Net Payment: \$2,028.57
Serial #: 3D2249 Pay Period: 05/01/2013-05/15/2013

GROSS EARNINGS	Current	Year to Date
05/15/2013 REGULAR SALARY	\$3,152.10	
TOTAL GROSS EARNINGS (*)	\$3,152.10	\$29,881.90

TAXES	Exempt Alloc	Add'l	Prior	
FICA-MED		\$0.00	\$41.98	\$399.74
FICA-OASDI		\$0.00	\$179.49	\$1,709.23
FED INC TX M 09		\$0.00	\$97.45	\$1,263.11
VT STATE M 09		\$0.00	\$32.31	\$395.58
VT HRS WRK M 00		\$0.00	\$0.00	\$0.00
TOTAL TAXES		\$0.00	\$351.23	\$3,767.66

RETIREMENT SAVINGS DEDUCTIONS

BEFORE-TAX SALARY (*) (6%)	\$0.00	\$189.13	\$1,702.17
TOTAL RETIREMENT DEDUCTIONS ->	\$0.00	\$189.13	\$1,702.17

OTHER DEDUCTIONS

HEALTH CARE PREMIUM (**)	\$0.00	\$122.90	\$1,106.10
LONG TERM DISABILITY (*)	\$0.00	\$2.09	\$18.81
EMPLOYEE HSA CONTRIBUTION (**)	\$0.00	\$133.33	\$1,199.97
ESSEX CHIPS	\$0.00	\$7.00	\$63.00
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$410.12
IBM SAVINGS PLAN LOAN	\$0.00	\$205.06	\$1,230.36
IBM SAVINGS PLAN LOAN	\$0.00	\$112.79	\$563.95
TOTAL DEDUCTIONS	\$0.00	\$583.17	\$4,592.31

NET EARNINGS -> \$2,028.57

TOTAL NET PAYMENT (transmitted via EFTS:) \$2,028.57

OTHER W-2 GROSS EARNINGS

05/15/2013 GLI IMPUTED EARNINGS	\$1.24	
TOTAL OTHER W-2 GROSS EARNINGS (*)	\$1.24	\$11.16

TOTAL W-2 GROSS EARNINGS -> \$2,705.89 \$25,866.01

Important Information:

(*) These items are included in the Total W-2 Gross Earnings tax calculation.



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Name: NORFLEET, A
Serial #: 3D2249Net Payment: \$2,233.63
Pay Period: 05/16/2013-05/31/2013

GROSS EARNINGS

	Current	Year to Date
05/31/2013 REGULAR SALARY	\$3,152.10	
TOTAL GROSS EARNINGS (*)	\$3,152.10	\$33,034.00

TAXES	Exmpt Alloc	Add'l	Prior		
FICA-MED			\$0.00	\$41.98	\$441.72
FICA-OASDI			\$0.00	\$179.49	\$1,888.72
FED INC TX M 09			\$0.00	\$97.45	\$1,360.56
VT STATE M 09			\$0.00	\$32.31	\$427.89
VT HRS WRK M 00			\$0.00	\$0.00	\$0.00
TOTAL TAXES			\$0.00	\$351.23	\$4,118.89

RETIREMENT SAVINGS DEDUCTIONS

BEFORE-TAX SALARY (*) (6%)	\$0.00	\$189.13	\$1,891.30
TOTAL RETIREMENT DEDUCTIONS =>	\$0.00	\$189.13	\$1,891.30

OTHER DEDUCTIONS

HEALTH CARE PREMIUM (**)	\$0.00	\$122.90	\$1,229.00
LONG TERM DISABILITY (*)	\$0.00	\$2.09	\$20.90
EMPLOYEE HSA CONTRIBUTION (**)	\$0.00	\$133.33	\$1,333.30
ESSEX CHIPS	\$0.00	\$7.00	\$70.00
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$410.12
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$1,230.36
IBM SAVINGS PLAN LOAN	\$0.00	\$112.79	\$676.74
TOTAL DEDUCTIONS	\$0.00	\$378.11	\$4,970.42

NET EARNINGS =====> \$2,233.63

TOTAL NET PAYMENT (transmitted via EFTS:) \$2,233.63

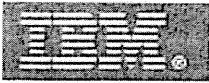
OTHER W-2 GROSS EARNINGS

05/31/2013 GLI IMPUTED EARNINGS	\$1.24	
TOTAL OTHER W-2 GROSS EARNINGS (*)	\$1.24	\$12.40

TOTAL W-2 GROSS EARNINGS =====> \$2,705.89 \$28,571.90

Important Information:

(*) These items are included in the Total W-2 Gross Earnings tax calculation.



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Name: NORFLEET,A	Net Payment:	\$2,401.48
Serial #: 3D2249	Pay Period:	06/01/2013-06/15/2013

GROSS EARNINGS	Current	Year to Date
06/15/2013 REGULAR SALARY	\$3,152.10	
TOTAL GROSS EARNINGS (*) =====>	\$3,152.10	\$36,186.10

TAXES	Exmpt Alloc	Add'l	Prior
FICA-MED		\$0.00	\$41.97
FICA-OASDI		\$0.00	\$179.49
FED INC TX M 09		\$0.00	\$97.45
VT STATE M 09		\$0.00	\$32.31
VT HRS WRK M 00		\$0.00	\$0.00
TOTAL TAXES =====>		\$0.00	\$351.22

RETIREMENT SAVINGS DEDUCTIONS			
BEFORE-TAX SALARY (*) (6%)	\$0.00	\$189.13	\$2,080.43
TOTAL RETIREMENT DEDUCTIONS =>	\$0.00	\$189.13	\$2,080.43

OTHER DEDUCTIONS			
HEALTH CARE PREMIUM (**)	\$0.00	\$122.90	\$1,351.90
LONG TERM DISABILITY (*)	\$0.00	\$2.09	\$22.99
EMPLOYEE HSA CONTRIBUTION (**)	\$0.00	\$133.33	\$1,466.63
ESSEX CHIPS	\$0.00	\$7.00	\$77.00
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$410.12
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$1,230.36
IBM SAVINGS PLAN LOAN	\$0.00	\$112.79	\$789.53
TOTAL DEDUCTIONS =====>	\$0.00	\$378.11	\$5,348.53

NET EARNINGS =====>	\$2,233.64
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EXPENSE REIMBURSEMENTS	
05/29/2013 TRAVEL EXPENSE REIMBURSEMENT	\$167.84
TOTAL EXPENSE REIMBURSEMENTS =====>	\$167.84

TOTAL NET PAYMENT (transmitted via EFTS:)	\$2,401.48
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OTHER W-2 GROSS EARNINGS	
06/15/2013 GLI IMPUTED EARNINGS	\$1.24
TOTAL OTHER W-2 GROSS EARNINGS (*) =====>	\$1.24

TOTAL W-2 GROSS EARNINGS =====>	\$2,705.89
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	\$31,277.79
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Name: NORFLEET, A	Net Payment:	\$3,142.63
Serial #: 3D2249	Pay Period:	06/16/2013-06/30/2013

GROSS EARNINGS	Current	Year to Date
06/30/2013 REGULAR SALARY	\$3,152.10	
06/19/2013 INVENTION ACHIEVEMENT AWARD	\$1,500.00	
TOTAL GROSS EARNINGS (*)	\$4,652.10	\$40,838.20

TAXES	Exmpt Alloc	Add'l	Prior
FICA-MED			\$0.00
FICA-OASDI			\$0.00
FED INC TX M 09			\$0.00
VT STATE M 09			\$0.00
VT HRS WRK M 00			\$0.00
TOTAL TAXES			\$0.00

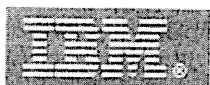
RETIREMENT SAVINGS DEDUCTIONS	Current	Year to Date
BEFORE-TAX SALARY (*) (6%)	\$189.13	\$2,269.56
TOTAL RETIREMENT DEDUCTIONS =>	\$189.13	\$2,269.56

OTHER DEDUCTIONS	Current	Year to Date
HEALTH CARE PREMIUM (**)	\$122.90	\$1,474.80
LONG TERM DISABILITY (*)	\$2.09	\$25.08
EMPLOYEE HSA CONTRIBUTION (**)	\$133.33	\$1,599.96
ESSEX CHIPS	\$7.00	\$84.00
IBM SAVINGS PLAN LOAN	\$0.00	\$410.12
IBM SAVINGS PLAN LOAN	\$0.00	\$1,230.36
IBM SAVINGS PLAN LOAN	\$112.79	\$902.32
TOTAL DEDUCTIONS	\$378.11	\$5,726.64

NET EARNINGS	\$3,142.63
TOTAL NET PAYMENT (transmitted via EFTS:)	\$3,142.63

OTHER W-2 GROSS EARNINGS	
06/30/2013 GLI IMPUTED EARNINGS	\$1.24
TOTAL OTHER W-2 GROSS EARNINGS (*)	\$1.24
TOTAL W-2 GROSS EARNINGS	\$4,205.89

OTHER ITEMS and BENEFITS	
EMPLOYER HSA CONTRIBUTION	\$250.00



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Name: NORFLEET, A	Net Payment:	\$2,233.63
Serial #: 3D2249	Pay Period:	07/01/2013-07/15/2013

GROSS EARNINGS	Current	Year to Date
07/15/2013 REGULAR SALARY	\$3,152.10	
TOTAL GROSS EARNINGS (*) =====>	\$3,152.10	\$43,990.30

TAXES	Exempt Alloc	Add'l	Prior	Current	Year to Date
FICA-MED			\$0.00	\$41.98	\$589.40
FICA-OASDI			\$0.00	\$179.49	\$2,520.19
FED INC TX M 09			\$0.00	\$97.45	\$2,027.91
VT STATE M 09			\$0.00	\$32.31	\$626.07
VT HRS WRK M 00			\$0.00	\$0.00	\$0.00
TOTAL TAXES =====>			\$0.00	\$351.23	\$5,763.57

RETIREMENT SAVINGS DEDUCTIONS	Current	Year to Date
BEFORE-TAX SALARY (*) (6%)	\$189.13	\$2,458.69
TOTAL RETIREMENT DEDUCTIONS =>	\$189.13	\$2,458.69

OTHER DEDUCTIONS	Current	Year to Date
HEALTH CARE PREMIUM (**)	\$122.90	\$1,597.70
LONG TERM DISABILITY (*)	\$2.09	\$27.17
EMPLOYEE HSA CONTRIBUTION (**)	\$133.33	\$1,733.29
ESSEX CHIPS	\$7.00	\$91.00
IBM SAVINGS PLAN LOAN	\$0.00	\$410.12
IBM SAVINGS PLAN LOAN	\$0.00	\$1,230.36
IBM SAVINGS PLAN LOAN	\$112.79	\$1,015.11
TOTAL DEDUCTIONS =====>	\$378.11	\$6,104.75

NET EARNINGS =====>	\$2,233.63
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TOTAL NET PAYMENT (transmitted via EFTS:)	\$2,233.63
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OTHER W-2 GROSS EARNINGS	Current	Year to Date
07/15/2013 GLI IMPUTED EARNINGS	\$1.24	
TOTAL OTHER W-2 GROSS EARNINGS (*) =====>	\$1.24	\$16.12
TOTAL W-2 GROSS EARNINGS =====>	\$2,705.89	\$38,189.57

OTHER ITEMS and BENEFITS		
EMPLOYER HSA CONTRIBUTION	\$0.00	\$250.00
TOTAL OTHER ITEMS and BENEFITS =====>	\$0.00	\$250.00



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Name: NORFLEET,A	Net Payment:	\$2,233.63
Serial #: 3D2249	Pay Period:	07/16/2013-07/31/2013

GROSS EARNINGS	Current	Year to Date
07/31/2013 REGULAR SALARY	\$3,152.10	
TOTAL GROSS EARNINGS (*) ----->	\$3,152.10	\$47,142.40

TAXES	Exmpt Alloc	Add'l	Prior
FICA-MED		\$0.00	\$41.98
FICA-OASDI		\$0.00	\$179.49
FED INC TX M 09		\$0.00	\$97.45
VT STATE M 09		\$0.00	\$32.31
VT HRS WRK M 00		\$0.00	\$0.00
TOTAL TAXES ----->		\$0.00	\$351.23

RETIREMENT SAVINGS DEDUCTIONS			
BEFORE-TAX SALARY (*) (6%)	\$0.00	\$189.13	\$2,647.82
TOTAL RETIREMENT DEDUCTIONS =>	\$0.00	\$189.13	\$2,647.82

OTHER DEDUCTIONS			
HEALTH CARE PREMIUM (**)	\$0.00	\$122.90	\$1,720.60
LONG TERM DISABILITY (*)	\$0.00	\$2.09	\$29.26
EMPLOYEE HSA CONTRIBUTION (**)	\$0.00	\$133.33	\$1,866.62
ESSEX CHIPS	\$0.00	\$7.00	\$98.00
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$410.12
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$1,230.36
IBM SAVINGS PLAN LOAN	\$0.00	\$112.79	\$1,127.90
TOTAL DEDUCTIONS ----->	\$0.00	\$378.11	\$6,482.86

NET EARNINGS ----->	\$2,233.63	
TOTAL NET PAYMENT (transmitted via EFTS:)	\$2,233.63	

OTHER W-2 GROSS EARNINGS		
07/31/2013 GLI IMPUTED EARNINGS	\$1.24	
TOTAL OTHER W-2 GROSS EARNINGS (*) ----->	\$1.24	\$17.36
TOTAL W-2 GROSS EARNINGS ----->	\$2,705.89	\$40,895.46

OTHER ITEMS and BENEFITS		
EMPLOYER HSA CONTRIBUTION	\$0.00	\$250.00
TOTAL OTHER ITEMS and BENEFITS ----->	\$0.00	\$250.00



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Name: NORFLEET,A	Net Payment:	\$2,233.63
Serial #: 3D2249	Pay Period:	08/01/2013-08/15/2013

GROSS EARNINGS	Current	Year to Date
08/15/2013 REGULAR SALARY	\$3,152.10	
TOTAL GROSS EARNINGS (*) =====>	\$3,152.10	\$50,294.50

TAXES	Exmpt Alloc	Add'l	Prior
FICA-MED		\$0.00	\$41.98
FICA-OASDI		\$0.00	\$179.49
FED INC TX M 09		\$0.00	\$97.45
VT STATE M 09		\$0.00	\$32.31
VT HRS WRK M 00		\$0.00	\$0.00
TOTAL TAXES =====>		\$0.00	\$351.23

RETIREMENT SAVINGS DEDUCTIONS			
BEFORE-TAX SALARY (*) (6%)	\$0.00	\$189.13	\$2,836.95
TOTAL RETIREMENT DEDUCTIONS =>	\$0.00	\$189.13	\$2,836.95

OTHER DEDUCTIONS			
HEALTH CARE PREMIUM (**)	\$0.00	\$122.90	\$1,843.50
LONG TERM DISABILITY (*)	\$0.00	\$2.09	\$31.35
EMPLOYEE HSA CONTRIBUTION (**)	\$0.00	\$133.33	\$1,999.95
ESSEX CHIPS	\$0.00	\$7.00	\$105.00
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$410.12
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$1,230.36
IBM SAVINGS PLAN LOAN	\$0.00	\$112.79	\$1,240.69
TOTAL DEDUCTIONS =====>	\$0.00	\$378.11	\$6,860.97

NET EARNINGS =====>	\$2,233.63	
TOTAL NET PAYMENT (transmitted via EFTS:)	\$2,233.63	

OTHER W-2 GROSS EARNINGS		
08/15/2013 GLI IMPUTED EARNINGS	\$1.24	
TOTAL OTHER W-2 GROSS EARNINGS (*) =====>	\$1.24	\$18.60
TOTAL W-2 GROSS EARNINGS =====>	\$2,705.89	\$43,601.35

OTHER ITEMS and BENEFITS		
EMPLOYER HSA CONTRIBUTION	\$0.00	\$250.00
TOTAL OTHER ITEMS and BENEFITS =====>	\$0.00	\$250.00

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Name: NORFLEET,A		Net Payment: \$2,344.33		
Serial #: 3D2249		Pay Period: 08/16/2013-08/31/2013		
GROSS EARNINGS		Current	Year to Date	
08/31/2013 REGULAR SALARY		\$3,152.10		
08/16/2013 PHYSICAL ACTIVITY REBATE		\$150.00		
TOTAL GROSS EARNINGS (*) =====>		\$3,302.10	\$53,596.60	
TAXES	Exmpt Alloc	Add'l	Prior	
FICA-MED		\$0.00	\$44.15	\$717.51
FICA-OASDI		\$0.00	\$188.80	\$3,067.97
FED INC TX M 09		\$0.00	\$119.95	\$2,342.76
VT STATE M 09		\$0.00	\$37.63	\$728.32
VT HRS WRK M 00		\$0.00	\$0.00	\$0.00
TOTAL TAXES =====>		\$0.00	\$390.53	\$6,856.56
RETIREMENT SAVINGS DEDUCTIONS				
BEFORE-TAX SALARY (*) (6%) \$0.00 \$189.13 \$3,026.08				
TOTAL RETIREMENT DEDUCTIONS => \$0.00 \$189.13 \$3,026.08				
OTHER DEDUCTIONS				
HEALTH CARE PREMIUM (**) \$0.00 \$122.90 \$1,966.40				
LONG TERM DISABILITY (*) \$0.00 \$2.09 \$33.44				
EMPLOYEE HSA CONTRIBUTION (**) \$0.00 \$133.33 \$2,133.28				
ESSEX CHIPS \$0.00 \$7.00 \$112.00				
IBM SAVINGS PLAN LOAN \$0.00 \$0.00 \$410.12				
IBM SAVINGS PLAN LOAN \$0.00 \$0.00 \$1,230.36				
IBM SAVINGS PLAN LOAN \$0.00 \$112.79 \$1,353.48				
TOTAL DEDUCTIONS =====>		\$0.00	\$378.11	\$7,239.08
NET EARNINGS =====>		\$2,344.33		
TOTAL NET PAYMENT (transmitted via EFTS:)		\$2,344.33		
OTHER W-2 GROSS EARNINGS				
08/31/2013 GLI IMPUTED EARNINGS		\$1.24		
TOTAL OTHER W-2 GROSS EARNINGS (*) =====>		\$1.24	\$19.84	
TOTAL W-2 GROSS EARNINGS =====>		\$2,855.89	\$46,457.24	
OTHER ITEMS and BENEFITS				
EMPLOYER HSA CONTRIBUTION		\$0.00	\$250.00	



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Name: NORFLEET,A Net Payment: \$1,652.65
Serial #: 3D2249 Pay Period: 09/01/2013-09/15/2013

GROSS EARNINGS	Current	Year to Date
09/15/2013 REGULAR SALARY	\$3,152.10	
09/15/2013 SCHEDULED TIME OFF	-\$974.73	
TOTAL GROSS EARNINGS (*) =====>	\$2,177.37	\$55,773.97

TAXES	Exmpt Alloc	Add'l	Prior	
FICA-MED		\$0.00	\$27.84	\$745.35
FICA-OASDI		\$0.00	\$119.05	\$3,187.02
FED INC TX M 09		\$0.00	\$0.00	\$2,342.76
VT STATE M 09		\$0.00	\$0.00	\$728.32
VT HRS WRK M 00		\$0.00	\$0.00	\$0.00
TOTAL TAXES =====>		\$0.00	\$146.89	\$7,003.45

RETIREMENT SAVINGS DEDUCTIONS

BEFORE-TAX SALARY (*) (6%)	\$0.00	\$130.64	\$3,156.72
TOTAL RETIREMENT DEDUCTIONS =>	\$0.00	\$130.64	\$3,156.72

OTHER DEDUCTIONS

HEALTH CARE PREMIUM (**)	\$0.00	\$122.90	\$2,089.30
LONG TERM DISABILITY (*)	\$0.00	\$2.09	\$35.53
EMPLOYEE HSA CONTRIBUTION (**)	\$0.00	\$133.33	\$2,266.61
ESSEX CHIPS	\$0.00	\$7.00	\$119.00
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$410.12
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$1,230.36
IBM SAVINGS PLAN LOAN	\$0.00	\$112.79	\$1,466.27
TOTAL DEDUCTIONS =====>	\$0.00	\$378.11	\$7,617.19

NET EARNINGS =====> \$1,521.73

EXPENSE REIMBURSEMENTS

09/04/2013 TRAVEL EXPENSE REIMBURSEMENT	\$130.92
TOTAL EXPENSE REIMBURSEMENTS =====>	\$130.92

TOTAL NET PAYMENT (transmitted via EFTS:) \$1,652.65

OTHER W-2 GROSS EARNINGS

09/15/2013 GLI IMPUTED EARNINGS	\$1.24	
TOTAL OTHER W-2 GROSS EARNINGS (*) =====>	\$1.24	\$21.08



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Name: NORFLEET,A Net Payment: \$2,688.11
Serial #: 3D2249 Pay Period: 09/16/2013-09/30/2013

GROSS EARNINGS	Current	Year to Date
09/30/2013 REGULAR SALARY	\$3,152.10	
09/19/2013 INVENTION ACHIEVEMENT-CURREN	\$750.00	
TOTAL GROSS EARNINGS (*) =====>	\$3,902.10	\$59,676.07

TAXES	Exmpt Alloc	Add'l	Prior		
FICA-MED			\$0.00	\$52.86	\$798.21
FICA-OASDI			\$0.00	\$226.00	\$3,413.02
FED INC TX M 09			\$0.00	\$284.95	\$2,627.71
VT STATE M 09			\$0.00	\$82.94	\$811.26
VT HRS WRK M 00			\$0.00	\$0.00	\$0.00
TOTAL TAXES =====>			\$0.00	\$646.75	\$7,650.20

RETIREMENT SAVINGS DEDUCTIONS

BEFORE-TAX SALARY (*) (6%)	\$0.00	\$189.13	\$3,345.85
TOTAL RETIREMENT DEDUCTIONS =>	\$0.00	\$189.13	\$3,345.85

OTHER DEDUCTIONS

HEALTH CARE PREMIUM (**)	\$0.00	\$122.90	\$2,212.20
LONG TERM DISABILITY (*)	\$0.00	\$2.09	\$37.62
EMPLOYEE HSA CONTRIBUTION (**)	\$0.00	\$133.33	\$2,399.94
ESSEX CHIPS	\$0.00	\$7.00	\$126.00
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$410.12
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$1,230.36
IBM SAVINGS PLAN LOAN	\$0.00	\$112.79	\$1,579.06
TOTAL DEDUCTIONS =====>	\$0.00	\$378.11	\$7,995.30

NET EARNINGS =====> \$2,688.11

TOTAL NET PAYMENT (transmitted via EFTS:) \$2,688.11

OTHER W-2 GROSS EARNINGS

09/30/2013 GLI IMPUTED EARNINGS	\$1.24	
TOTAL OTHER W-2 GROSS EARNINGS (*) =====>	\$1.24	\$22.32

TOTAL W-2 GROSS EARNINGS =====> \$3,455.89 \$51,702.78

OTHER ITEMS and BENEFITS

EMPLOYER HSA CONTRIBUTION	\$0.00	\$250.00
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National Payroll Services

Semi-Monthly Pay and Contributions Statement

IBM CORPORATION
1701 North Street
Endicott, NY 13760

For more information regarding the format or content of your pay statement,
please visit our web site <http://w3.ibm.com/hr/us/payroll>

Name: NORFLEET,A	Net Payment:	\$2,233.64
Serial #: 3D2249	Pay Period:	10/01/2013-10/15/2013

GROSS EARNINGS	Current	Year to Date
10/15/2013 REGULAR SALARY	\$3,152.10	
TOTAL GROSS EARNINGS (*) =====>	\$3,152.10	\$62,828.17

TAXES	Exmpt Alloc	Add'l	Prior	
FICA-MED		\$0.00	\$41.97	\$840.18
FICA-OASDI		\$0.00	\$179.49	\$3,592.51
FED INC TX M 09		\$0.00	\$97.45	\$2,725.16
VT STATE M 09		\$0.00	\$32.31	\$843.57
VT HRS WRK M 00		\$0.00	\$0.00	\$0.00
TOTAL TAXES =====>		\$0.00	\$351.22	\$8,001.42

RETIREMENT SAVINGS DEDUCTIONS			
BEFORE-TAX SALARY (*) (6%)	\$0.00	\$189.13	\$3,534.98
TOTAL RETIREMENT DEDUCTIONS =>	\$0.00	\$189.13	\$3,534.98

OTHER DEDUCTIONS			
HEALTH CARE PREMIUM (**)	\$0.00	\$122.90	\$2,335.10
LONG TERM DISABILITY (*)	\$0.00	\$2.09	\$39.71
EMPLOYEE HSA CONTRIBUTION (**)	\$0.00	\$133.33	\$2,533.27
ESSEX CHIPS	\$0.00	\$7.00	\$133.00
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$410.12
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$1,230.36
IBM SAVINGS PLAN LOAN	\$0.00	\$112.79	\$1,691.85
TOTAL DEDUCTIONS =====>	\$0.00	\$378.11	\$8,373.41

NET EARNINGS =====>	\$2,233.64
TOTAL NET PAYMENT (transmitted via EFTS:)	\$2,233.64

OTHER W-2 GROSS EARNINGS		
10/15/2013 GLI IMPUTED EARNINGS	\$1.24	
TOTAL OTHER W-2 GROSS EARNINGS (*) =====>	\$1.24	\$23.56
TOTAL W-2 GROSS EARNINGS =====>	\$2,705.89	\$54,408.67

OTHER ITEMS and BENEFITS		
EMPLOYER HSA CONTRIBUTION	\$0.00	\$250.00
TOTAL OTHER ITEMS and BENEFITS =====>	\$0.00	\$250.00



National Payroll Services

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Name: NORFLEET,A Net Payment: \$2,320.47
Serial #: 3D2249 Pay Period: 10/16/2013-10/31/2013

GROSS EARNINGS	Current	Year to Date
10/15/2013 REGULAR SALARY	\$63.00	
10/31/2013 REGULAR SALARY	\$3,215.10	
TOTAL GROSS EARNINGS (*) =====>	\$3,278.10	\$66,106.27

TAXES	Exmpt Alloc	Add'l	Prior		
FICA-MED			\$0.00	\$43.81	\$883.99
FICA-OASDI			\$0.00	\$187.30	\$3,779.81
FED INC TX M 09			\$0.00	\$115.21	\$2,840.37
VT STATE M 09			\$0.00	\$36.51	\$880.08
VT HRS WRK M 00			\$0.00	\$0.00	\$0.00
TOTAL TAXES =====>			\$0.00	\$382.83	\$8,384.25

RETIREMENT SAVINGS DEDUCTIONS

BEFORE-TAX SALARY (*) (6%)	\$0.00	\$196.69	\$3,731.67
TOTAL RETIREMENT DEDUCTIONS =>	\$0.00	\$196.69	\$3,731.67

OTHER DEDUCTIONS

HEALTH CARE PREMIUM (**)	\$0.00	\$122.90	\$2,458.00
LONG TERM DISABILITY (*)	\$0.00	\$2.09	\$41.80
EMPLOYEE HSA CONTRIBUTION (**)	\$0.00	\$133.33	\$2,666.60
ESSEX CHIPS	\$0.00	\$7.00	\$140.00
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$410.12
IBM SAVINGS PLAN LOAN	\$0.00	\$0.00	\$1,230.36
IBM SAVINGS PLAN LOAN	\$0.00	\$112.79	\$1,804.64
TOTAL DEDUCTIONS =====>	\$0.00	\$378.11	\$8,751.52

NET EARNINGS =====> \$2,320.47

TOTAL NET PAYMENT (transmitted via EFTS:) \$2,320.47

OTHER W-2 GROSS EARNINGS		
10/31/2013 GLI IMPUTED EARNINGS	\$1.24	
TOTAL OTHER W-2 GROSS EARNINGS (*) =====>	\$1.24	\$24.80
TOTAL W-2 GROSS EARNINGS =====>	\$2,824.33	\$57,233.00

OTHER ITEMS and BENEFITS		
EMPLOYER HSA CONTRIBUTION	\$0.00	\$250.00